

United States Bankruptcy Court
Western District of MichiganIn re:
Angela Lane Cooper
DebtorCase No. 18-02620-swd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0646-1

User: roundtrd
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db +Angela Lane Cooper, 2685 Bringantine Drive, Lansing, MI 48911-8172
 cr +Adventure Credit Union, c/o Thomas G. King, Kreis, Enderle, Hudgins, & Borsos, PC,
 PO Box 4010, Kalamazoo, MI 49003-4010
 8238630 +Adventure CU, 630 32nd St. SE, Grand Rapids MI 49548-2306
 8238629 +Adventure Credit Union, 630 32nd St. SE, Grand Rapids MI 49548-2306
 8238631 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls SD 57117-6497
 8238635 +CASE Credit Union, 4316 S. Pennsylvania Ave., Lansing MI 48910-5608
 8238632 +Capital 1/Best Buy, 50 Northwest Point Rd., Elk Grove Village IL 60007-1032
 8238641 +Meyer Njus Tanick, P.A., Attorneys at Law, 330 2nd Avenue South, Suite 350,
 Minneapolis MN 55401-2212
 8238643 +Mid-Michigan Collection Bureau, P.O. Box 130, St. Johns MI 48879-0130
 8238645 +Northland Group, Inc., P.O. Box 390905, Minneapolis MN 55439-0905
 8238647 +Physician Anesthesia Service, Dept 78178, P.O. Box 78000, Detroit MI 48278-0001
 8238648 +Rausch Sturm, Attorneys at Law, 30150 Telegraph, Suite 444, Bingham Farms MI 48025-4549
 8238650 +Sonja Morris, DDS, 1040 Charlevoix Dr., Suite a., Grand Ledge MI 48837-2417
 8238651 +Sparrow, 7364 Solution Center, Chicago IL 60677-7003
 8238652 +Sparrow Hospital, 7364 Solution Center, Chicago IL 60677-7003
 8238653 +Sparrow Hospital, P.O. Box 441575, Detroit MI 48244-1575
 8238657 +Walter L. Cooper, II, 2685 Brigantine Dr., Lansing MI 48911-8172

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 ust +E-mail/Text: ustpreigion09.gr.ecf@usdoj.gov Nov 05 2018 23:09:30 Daniel M. McDermott,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865

cr +EDI: BSACHERNICH Nov 06 2018 03:38:00 CASE Credit Union, c/o Scott A. Chernich,
 Foster, Swift, Collins & Smith, P.C., 313 S. Washington Square, Lansing, MI 48933-2195
 8238634 EDI: CAPITALONE.COM Nov 06 2018 03:38:00 Capital One, 15000 Capital One Dr.,
 Richmond VA 23238
 8238633 +E-mail/Text: cms-bk@cms-collect.com Nov 05 2018 23:09:21 Capital Management Services,
 698 1/2 S. Ogden St., Buffalo NY 14206-2317
 8238639 +EDI: TSYS2.COM Nov 06 2018 03:38:00 DSNB Macys, P.O. Box 8218, Mason OH 45040-8218
 8238637 +E-mail/Text: roy.sweet@delhitownship.com Nov 05 2018 23:09:21 Delhi Charter Township,
 2074 Aurelius Rd., Holt MI 48842-6320
 8238638 +EDI: NAVIENTFKASMDOE.COM Nov 06 2018 03:38:00 Dept Of Education/Navient, P.O. Box 9635,
 Wilkes Barre PA 18773-9635
 8238640 +E-mail/Text: support@ljross.com Nov 05 2018 23:09:22 L J Ross Associates, Inc.,
 P.O. Box 6099, Jackson MI 49204-6099
 8238644 +E-mail/Text: bankruptcy@mortgagecenter.com Nov 05 2018 23:09:09 Mortgage Center LC,
 20300 Civic Center Dr., Southfield MI 48076-4170
 8238654 +EDI: RMSC.COM Nov 06 2018 03:39:00 SYNCB/Art Van Furniture, 950 Forrer Blvd.,
 Kettering OH 45420-1469
 8238655 +EDI: RMSC.COM Nov 06 2018 03:39:00 SYNCB/Lowes, P.O. Box 965005, Orlando FL 32896-5005
 8238656 +EDI: RMSC.COM Nov 06 2018 03:39:00 SYNCB/TJX Cos DC, P.O. Box 965005,
 Orlando FL 32896-5005
 8238649 +EDI: SEARS.COM Nov 06 2018 03:38:00 Sears/CBNA, P.O. Box 6283,
 Sioux Falls SD 57117-6283

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8238636* +CASE Credit Union, 4316 S. Pennsylvania Ave., Lansing MI 48910-5608
 8238642* +Meyer Njus Tanick, P.A., Attorneys at Law, 330 2nd Avenue South, Suite 350,
 Minneapolis MN 55401-2212
 8238646* +Northland Group, Inc., P.O. Box 390905, Minneapolis MN 55439-0905
 8238658* +Walter L. Cooper, II, 2685 Brigantine Dr., Lansing MI 48911-8172

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0646-1

User: roundtrd
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

John A. Porter japortertrustee@comcast.net, mi05@ecfcbis.com
Scott A. Chernich on behalf of Creditor CASE Credit Union Jphillips@fosterswift.com
Scott Marshall Neuman on behalf of Debtor Angela Lane Cooper xneumanx@aol.com,
marshallsr75616@notify.bestcase.com
Thomas G. King on behalf of Creditor Adventure Credit Union tking@KreisEnderle.com,
sfazio@KreisEnderle.com;ccupp@kreisenderle.com;sbabcock@kreisenderle.com;lconiglio@kreisenderle.c
om

TOTAL: 4

Official Form 318 (12/15)

**United States Bankruptcy Court
Western District of Michigan**
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

IN RE: Debtor (name used by the debtor in the last 8 years, including married, maiden, trade, and address):

Angela Lane Cooper
2685 Bringantine Drive
Lansing, MI 48911
SSN: xxx-xx-0862

Debtor

Case Number 18-02620-swd
Chapter 7
Honorable Scott W. Dales

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Angela Lane Cooper
fka Angela Lane Jones

By the court:

Scott W. Dales
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

For more information, see page 2 >

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.